

By ROBERTS.]

HOUSE FILE No. 645.—INSURANCE.

## A BILL

FOR AN ACT FIXING THE LIABILITY OF INSURANCE COMPANIES IN CERTAIN  
CASES.

*Be it enacted by the General Assembly of the State of Iowa :*

SECTION 1. That hereafter no insurance company shall be released from liability or from  
2 the payment of any loss or damage because of a violation of any of the terms or conditions of  
3 the policy upon which suit is brought. When it is proven by a fair preponderance of the tes-  
4 timony that such violation was done or permitted to be done by or with the consent of any  
5 officer or agent of such company, or that such policy was allowed to be and remain uncan-  
6 celled after any officer or agent of such company had notice or knowledge of such viola-  
7 tion, any statement contained in the policy to the contrary notwithstanding.

SEC. 2. Any person who secures an application upon which a policy is issued, shall have  
2 the right to waive any condition of such policy so issued, but such waiver to be binding  
3 must be in writing and either endorsed upon the policy or upon a separate paper and  
4 attached thereto, any statement in the policy to the contrary notwithstanding.